

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
ROSE A. TYSON ) Case No. 19-23959 CMB  
 )  
 ) Chapter 13  
Debtor(s). )  
X

**ORDER OF COURT**  
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated:  
  
☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate Protection 1-30-23

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$1725** effective **9/22**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning . To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$ \_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
**Municipality of Monroeville (EIT) CL.#6**  
**Gateway SD (Monroeville)(EIT) CL.#5**
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:  
**Greenwich Revolving Trust CL.#14**
- ☒ K. Additional Terms and Conditions:  
**No further payments to the following creditors : County of Allegheny (RE TAX), Gateway SD (Monroeville)(RE), Turtle Creek Valley Council of Government, & Municipality of Monroeville (RE). All prior payments proper.**  
**Debtor to immediately implement ACH, TFS, or wage attachment.**

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is

underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

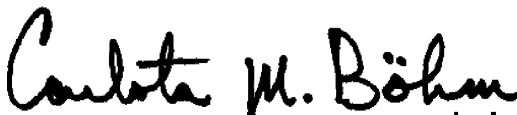
**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 3/3/2023

  
United States Bankruptcy Judge **dmk**

cc: All Parties in Interest to be served by Clerk

In re:  
Rose A. Tyson  
Debtor

Case No. 19-23959-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 03, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2023:

Recip ID	Recipient Name and Address
db	+ Rose A. Tyson, 1329 Cavitt Road, Monroeville, PA 15146-3716
15137048	+ County of Allegheny, c/o John K. Weinstein, Treasurer, PO Box 643385, Pittsburgh, PA 15264-3385
15163002	+ Gateway School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15137049	+ Gateway School District, Patrick J. Fulkerson, Tax Collector, 2700 Monroeville Blvd, Monroeville, PA 15146-2359
15137050	+ Gateway School District, c/o Weiss, Burkardt, Kramer, LLC, 445 Fort Pitt Blvd, Ste 503, Pittsburgh, PA 15219-1308
15486623	Greenwich Revolving Trust, et al., Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
15137053	+ Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
15152554	+ Linda Gaiser, 1680 Brighton Road, Ellwood City, PA 16117-3446
15137056	+ Ltd Financial Services, 3200 Wilcrest, Ste 600, Houston, TX 77042-6000
15137058	+ Medicare Premium Collection Center, PO Box 790355, Saint Louis, MO 63179-0355
15163004	+ Municipality of Monroeville, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15137059	+ Municipality of Monroeville, Turtle Creek Valley COG, PO Box 778, Monroeville, PA 15146-0778
15137060	+ Phillips & Cohen Associates, Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
15152556	+ Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012
15152557	+ Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
15137064	+ State of Maryland, Central Collection Unit, Fifth Floor Certifications, 300 West Preston Street, Baltimore, MD 21201-2307
15137065	+ State of Maryland, Central Collection Unit, PO Box 17277, Baltimore, MD 21297-0386
15137068	+ U.S. Department of the Treasury, PO Box 830794, Birmingham, AL 35283-0794

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 04 2023 00:01:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ecfbnc@aldridgepite.com	Mar 04 2023 00:01:00	Bayview Loan Servicing, LLC, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 04 2023 00:09:19	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 04 2023 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15142297	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 04 2023 00:01:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15137045	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 04 2023 00:01:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15137046	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 04 2023 00:01:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Miami, FL 33146-1839
15172922	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 04 2023 00:01:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
15155719	Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 03, 2023

Form ID: pdf900

Total Noticed: 51

		Mar 03 2023 23:59:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15137047	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 03 2023 23:59:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15160490	Email/PDF: bncnotices@becket-lee.com	Mar 04 2023 00:09:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15152553	+ Email/Text: mediamanagers@clientservices.com	Mar 04 2023 00:01:00	Client Services Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15301450	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 04 2023 00:01:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15137057	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2023 00:09:21	Macys/dsnb, Po Box 8218, Mason, OH 45040
15171423	Email/Text: bnc-quantum@quantum3group.com	Mar 04 2023 00:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15170801	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 04 2023 00:01:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15137052	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 04 2023 00:01:00	GM Financial, PO Box 183593, Arlington, TX 76096-3593
15137051	+ Email/PDF: gecsed@recoverycorp.com	Mar 03 2023 23:59:05	Genpact Services LLC, PO Box 530914, Atlanta, GA 30353-0914
15168326	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 04 2023 00:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15137054	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 04 2023 00:01:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15137055	+ Email/PDF: gecsed@recoverycorp.com	Mar 04 2023 00:09:21	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15152555	Email/Text: MONTAX@MONROEVILLE.PA.US	Mar 04 2023 00:01:00	Municipality of Monroeville, c/o Patrick J. Fulkerson, Tax Collector, 2700 Monroeville Blvd, Monroeville, PA 15146
15137062	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2023 00:09:21	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
15137061	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2023 00:09:19	Portfolio Recovery Associates, LLC, Attn: Robert N. Polas, Jr., Esq., 120 Corporate Blvd, Norfolk, VA 23502
15171936	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2023 00:09:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15137063	+ Email/Text: courts@scott-pc.com	Mar 04 2023 00:01:00	Scott & Associates PC, 1120 Metrocrest Drive, Ste 100, Carrollton, TX 75006-5862
15137066	+ Email/PDF: gecsed@recoverycorp.com	Mar 03 2023 23:59:05	Synch/old Navy, Po Box 965005, Orlando, FL 32896-5005
15137613	+ Email/PDF: gecsed@recoverycorp.com	Mar 03 2023 23:59:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15172913	+ Email/Text: bncmail@w-legal.com	Mar 04 2023 00:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15137067	+ Email/Text: bncmail@w-legal.com	Mar 04 2023 00:01:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15166398	Email/PDF: ebn_ais@aisinfo.com	Mar 03 2023 23:59:10	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15137069	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 03, 2023

Form ID: pdf900

Total Noticed: 51

Mar 04 2023 00:01:00

Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

15137070

+ Email/PDF: gecsed@recoverycorp.com

Mar 03 2023 23:59:10

Wal-Mart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, et.al.
cr		Community Loan Servicing, LLC
cr		Gateway School District c/o Weiss Burkardt Kramer., 445 Fort Pitt Blvd., Suite 503, Pittsburgh
cr		Greenwich Revolving Trust
cr		Greenwich Revolving Trust by Wilmington Savings Fu
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, et.al. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Bayview Loan Servicing LLC, et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michael C. Eisen	on behalf of Debtor Rose A. Tyson attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com



District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Mar 03, 2023

Form ID: pdf900

Total Noticed: 51

Thomas Song

on behalf of Creditor Bayview Loan Servicing LLC, et.al. pawb@fedphe.com

Victor Samuel Kustra

on behalf of Creditor Gateway School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com,  
jburkardt@wbklegal.com

TOTAL: 11